

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: LARSON, CYNTHIA L.

§ Case No. 07-71600

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 12/14/2009 in Courtroom 115, United States Courthouse, 211 South Court Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/18/2009

By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: LARSON, CYNTHIA L.

§ Case No. 07-71600

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Debtor(s) _____

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$ <u>21,622.84</u>
<i>and approved disbursements of</i>	\$ <u>23.01</u>
<i>leaving a balance on hand of ¹</i>	\$ <u>21,599.83</u>

Claims of secured creditors will be paid as follows:

*Claimant**Proposed Payment*

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>JOSEPH D. OLSEN</u>	\$ <u>2,912.28</u>	\$ <u>39.66</u>
<i>Attorney for trustee</i> <u>Yalden, Olsen & Willette</u>	\$ <u>780.00</u>	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

*Reason/Applicant**Fees**Expenses*

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 14,361.71 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 107.7 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	VATIV As Agent For Great Seneca/Palisades	\$ <u>6,558.30</u>	\$ <u>6,558.30</u>
<u>1I</u>	VATIV As Agent For Great Seneca/Palisades	\$ <u>763.35</u>	\$ <u>503.85</u>
<u>2</u>	Sallie Mae	\$ <u>5,570.12</u>	\$ <u>5,570.12</u>
<u>2I</u>	Sallie Mae	\$ <u>648.33</u>	\$ <u>427.93</u>
<u>3</u>	LVNV Funding LLC	\$ <u>2,004.56</u>	\$ <u>2,004.56</u>
<u>3I</u>	LVNV Funding LLC	\$ <u>233.32</u>	\$ <u>154.00</u>
<u>4</u>	eCAST Settlement Corporation assignee of	\$ <u>228.73</u>	\$ <u>228.73</u>
<u>4I</u>	eCAST Settlement Corporation assignee of	\$ <u>26.62</u>	\$ <u>17.57</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 2,231.40 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 107.7 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>5</u>	<u>American InfoSource, LP</u>	<u>\$ 2,231.40</u>	<u>\$ 2,231.40</u>
<u>51</u>	<u>American InfoSource, LP</u>	<u>\$ 259.72</u>	<u>\$ 171.43</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6

CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 07-71600

User: cshabez
Form ID: pdf006

Page 1 of 1
Total Noticed: 22

Date Rcvd: Nov 25, 2009

The following entities were noticed by first class mail on Nov 27, 2009.

db +Cynthia L. Larson, 3111 Bus Rt. 20 N. State Street, Belvidere, IL 61008-7809
 aty +Charles T Sewell, Charles T. Sewell, P.C., 215 South State St, Belvidere, IL 61008-3616
 aty +Craig A Willette, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228
 tr +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228
 11462305 +Byron Bank, 200 N. Walnut Street, Byron, IL 61010-8803
 11462306 +Capital One, P.O. Box 70884, Charlotte, NC 28272-0884
 11462307 +Card Member Services, P.O. Box 70884, Charlotte, NC 28272-0884
 11462308 +Chase Bank, P.O. Box 52188, Phoenix, AZ 85072-2188
 11462309 John T. Wolf, Belvidere, IL 61008
 11462310 +MB/NA Quantum, P.O. Box 1531, Wilmington, DE 19899-1531
 11462311 +MBNA/MC, P.O. Box 5463, Chicago, IL 60680-5463
 11462312 +Orchid Bank, P.O. Box 80084, Salinas, CA 93912-0084
 11462313 +Palisades Collection, P.O. Box 1244, Englewood Cliffs, NJ 07632-0244
 11462314 +Rockford Memorial Hosp., 2400 Rockton, Rockford, IL 61103-3681
 11679646 +Sallie Mae, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
 11462315 +Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500
 11665669 +VATIV As Agent For Great Seneca/Palisades, PO Box 19249, Sugar Land, TX 77496-9249
 11462316 Washington Mutual, P.O. Box 660509, Dallas, TX 75266
 11772056 eCAST Settlement Corporation assignee of, HSBC Bank Nevada NA / HSBC Card, Services III,
 POB 35480, Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Nov 25, 2009.

13072667 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 26 2009 05:47:53
 AMERICAN INFOSOURCE LP AS AGENT FOR, FIA Card Services, NA/Bank of America,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 11595967 +E-mail/Text: DSTAFFORD@CREDITORSPROTECTION.COM
 Creditors' Protection Service Inc, 202 W State Street Suite 300, POB 4115,
 Rockford IL 61110-0615
 11710908 E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228
 TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2009

Signature:

